

MONDAY APRIL 4, 2016

## Coaches Corner

Last week, the S&P/TSX Composite Index was up 0.62%, while the S&P 500 was also rose 1.81%. Year-to-date the S&P/TSX Composite and the S&P 500 are up, 3.31% and 1.41%, respectively.

With a modest gain last week, Materials continues to build as the top performing financial sector this year, up 19.92% YTD.

## MARKET NEWS

### Canada

- Real GDP surged 0.6% in January, double the increase expected by consensus. That was the fourth consecutive increase for GDP and the highest monthly advance since July 2013.

### United States

- Personal income rose by 0.2%.
- Nominal personal consumer expenditure (PCE) in February rose by 0.1%
- Mortgage applications are up nearly 30% year over year. However, pending sales are basically flat.
- US non-farm payroll employment rose by 215k in March, which was above market expectations.

### World

- Eurostat's flash estimate of inflation is expected to be -0.1 % in March, up from -0.2 % in February.

Resource: National Bank

## UP AND DOWN



### Canada

Overnight	0.50%
Bank of Canada	0.75%
Prime Rate	2.70%

Next Meeting: April 13, 2016

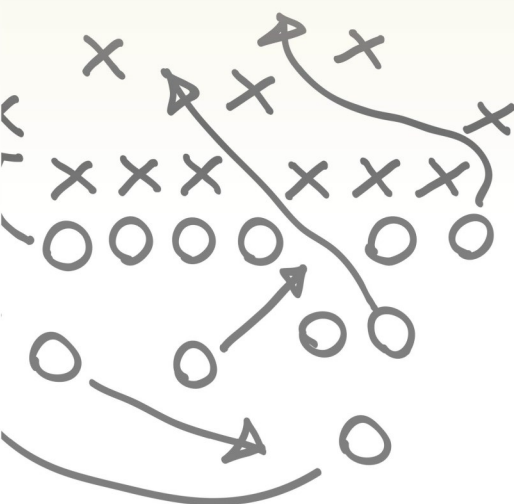
### United States

Fed Fund Rates	0.50%
Discount Rate	1.00%
Prime Rate	3.50%

Next Meeting: April 27, 2016

## MARKET INDICATORS & TRENDS (As at April 1, 2016)

	INDEX	MTD	YTD	2015	2014
S&P/TSX	13,440.44	-0.40%	3.31%	-11.09%	7.42%
S&P 500	2,072.78	0.63%	1.41%	-0.73%	11.39%
MSCI EAFE	1,616.23	-2.17%	-5.83%	-3.30%	-7.35%
MSCI World	1,640.15	-0.48%	-1.36%	-2.74%	2.93%
	SPOT (USD)	MTD	YTD	2015	2014
CAD	\$0.7665	-0.58%	6.09%	-16.18%	-8.32%
Euro	\$1.1385	-0.05%	4.84%	-10.26%	-12.18%
Gold	1,223.50	-0.98%	15.40%	-10.46%	-1.51%
Oil – WTI	\$36.79	-4.04%	-0.67%	-30.47%	-45.87%
Gas	\$1.96	-0.15%	-16.30%	-19.11%	-31.70%
	INDEX	MTD	YTD	2015	2014
DEX Universe	1,008.20	-0.05%	1.35%	3.52%	8.79%
DEX Short Term	692.10	-0.03%	0.38%	2.62%	3.06%
DEX Mid Term	1,107.10	-0.10%	1.43%	4.85%	9.17%
DEX Long Term	1,593.70	-0.04%	2.59%	3.80%	17.47%



## S&P / TSX SECTOR PERFORMANCE

(As at April 1, 2016)

SECTOR	MTD	YTD
Financials	-0.10%	2.36%
Energy	-2.60%	3.85%
Materials	0.53%	19.92%
Industrial	-0.21%	2.81%
Consumer Discretionary	-0.10%	2.32%
Telecom Services	0.13%	9.83%
Information Technology	-0.17%	-0.89%
Consumer Staples	-0.33%	8.20%
Utilities	0.46%	8.84%
Health Care	1.94%	-26.62%

## GIC RATES—RSP COMPOUNDING

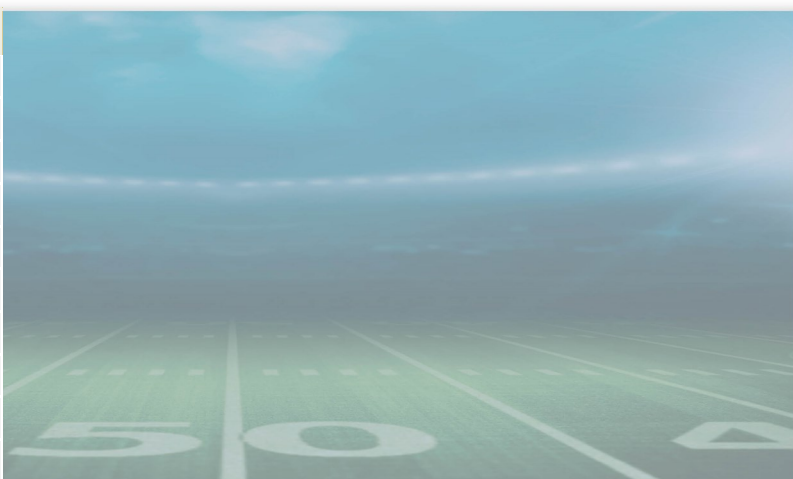
(As at April 4, 2016)

	1 YEAR	3 YEARS	5 YEARS
B2B	1.30%	1.82%	2.18%
Bank of Nova Scotia	1.40%	1.70%	n/a
CDN Western Bank	1.35%	1.80%	2.16%
Effort Trust	1.60%	1.95%	2.10%
Laurentian Trust	1.30%	1.82%	2.18%
Manulife Bank	1.25%	1.70%	2.15%
National Bank	1.40%	1.70%	n/a
Standard Life	0.45%	n/a	n/a

## SAVINGS ACCOUNTS

(As at April 4, 2016)

	FUND CODE	RATE
B2B High Interest Investment Account*	BTB 100	0.80% (A)
	BTB 100	1.05% (F)
Equitable Bank*	EQB 100	1.05% (A)
	EQB 200	1.30% (F)
Hollis Investment Savings	DYN 500	0.75% (A)
	DYN 550	1.00% (F)
Home Trust High Interest Savings*	HOM 100	1.05% (A)
	HOM 101	1.30% (F)
Manulife Bank Premium Investment Savings*	MIP501	1.00% (A)
	MIP601	1.25% (F)



\*Nominee accounts only

## UPCOMING DATES

Apr 4	Factory Orders (US)	Apr 5	ISM Non-Manf. Composite (US)	Apr 7	Consumer Credit (US)
Apr 4	Durable Goods Orders (US)	Apr 6	MBA Mortgage Applications (US)	Apr 8	Housing Starts (CA)
Apr 4	Durables Ex Transportation (US)	Apr 6	Ivey Purchasing Managers Index SA (CA)	Apr 8	Unemployment Rate (CA)
Apr 5	Trade Balance (US)	Apr 7	Building Permits (CA)	Apr 8	Net Change in Employment (CA)
Apr 5	Int'l Merchandise Trade (CA)	Apr 7	Initial Jobless Claims (US)	Apr 8	Wholesale Trade Sales (US)
Apr 5	Markit US Services PMI (US)				